

PO2000002870



14001 Southwest 75 Street  
Miami, Florida 33183

Office: 305.408.7364  
Fax: 305.408.1015  
E-Mail: Lenders@bellsouth.net

FILED  
SECRETARY OF CORPORATIONS  
DIVISION OF CORPORATIONS  
02 AUG 19 PM 4:27

August 14, 2002

Division of Corporations  
P.O. Box 6327  
Tallahassee, Florida 32314

600007195956--7  
-08/19/02--01041--011  
\*\*\*\*\*35.00 \*\*\*\*\*35.00

Ref: Profit Corporation Amendments

Please be advised that our articles of incorporation have changed, please see attached. Also please find the required fee for this service. If you have any questions regarding these changes, you may contact us directly (see below). Thank you for your assistance.



**NEW Address:**

14001 SW 75 Street  
Miami, Florida 33183

**Phone Number:**

Office: 305.408.7364  
Monday - Friday  
8:30 a.m. - 5:30 p.m.

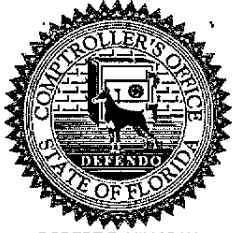
Fax: 305.408.1015

Sincerely,

*Michelle Cohen*  
Ms. Michelle Cohen  
Incorporator

*Amend & N/c*

V SHEPARD AUG 23 2002



ROBERT F. MILLIGAN  
COMPTROLLER OF FLORIDA

## OFFICE OF THE COMPTROLLER

DEPARTMENT OF BANKING AND FINANCE

STATE OF FLORIDA

TALLAHASSEE

32399-0350

August 13, 2002

Mr. Wilmer Ochoa  
14001 SW 75 Street  
Miami, Florida 33183

Dear Mr. Ochoa:

Re: Express Banc Mortgage Services, Inc.

Thank you for your recent letter/fax requesting approval for use of the above-referenced name.

It is the opinion of this Department that the above-referenced corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department does not object to your use of the above-referenced name being registered to conduct business in the state of Florida.

Sincerely,

Alex Hager  
Director

AH:ker

cc: Karon Beyer, Chief, Bureau of Corporate Records  
Division of Corporations, Secretary of State's Office

William T. Sims, Division of Securities and Finance  
Department of Banking and Finance

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS  
02 AUG 19 PM 4: 27

**ARTICLES OF AMENDMENT  
TO  
ARTICLES OF INCORPORATION  
OF**

---

Wilmes Simoa Companies, Inc.

(present name)

P02000002870

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(Document Number of Corporation (If known))

*Pursuant to the provisions of section 607.1006, Florida Statutes, this Florida profit corporation adopts the following articles of amendment to its articles of incorporation:*

**FIRST:** Amendment(s) adopted: *(indicate article number(s) being amended, added or deleted)*

**ARTICLE I**

The New Name of the corporation is:

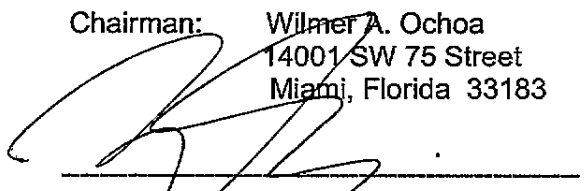
**EXPRESS BANC MORTGAGE SERVICES, INC.**

**ARTICLE VII**

The amended officer(s) and / or director(s) of the corporation is / are:

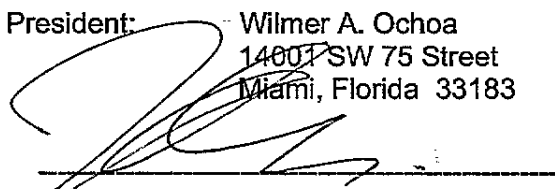
**DIRECTORS:**

Chairman: Wilmer A. Ochoa  
14001 SW 75 Street  
Miami, Florida 33183



**OFFICERS:**

President: Wilmer A. Ochoa  
14001 SW 75 Street  
Miami, Florida 33183



**SECOND:** If an amendment provides for an exchange, reclassification or cancellation of issued shares, provisions for implementing the amendment if not contained in the amendment itself, are as follows:

**THIRD:** The date of each amendment's adoption: August 14, 2002

**FOURTH:** Adoption of Amendment(s) (CHECK ONE)

- The amendment(s) was/were approved by the shareholders. The number of votes cast for the amendment(s) was/were sufficient for approval.
- The amendment(s) was/were approved by the shareholders through voting groups. *The following statement must be separately provided for each voting group entitled to vote separately on the amendment(s):*

"The number of votes cast for the amendment(s) was/were sufficient for approval by \_\_\_\_\_"  
(voting group)

- The amendment(s) was/were adopted by the board of directors without shareholder action and shareholder action was not required.
- The amendment(s) was/were adopted by the incorporators without shareholder action and shareholder action was not required.

Signed this 14th day of August, 2002

Signature \_\_\_\_\_

  
(By the Chairman or Vice Chairman of the Board of Directors, President or other officer if adopted by the shareholders)

OR

(By a director if adopted by the directors)

OR

(By an incorporator if adopted by the incorporators)

MICHELLE OCHOA

\_\_\_\_\_  
(Typed or printed name)

INCORPORATOR

\_\_\_\_\_  
(Title)